Case 09-73643 Doc 1 Filed 08/27/09 Entered 08/27/09 10:51:52 Desc Main 8/27/09 10:43AM Document Page 1 of 51

B1 (Official	Form 1)(1/0	08)				oannon		490 ± 0	0 -				
٠			United No			ruptcy t of Illin		t			Vol	untary	Petition
	Debtor (if indi David Lo		er Last, First	, Middle):				Name of Joint Debtor (Spouse) (Last, First, Middle): Wright, Julie Ann					
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):						(incl		used by the J maiden, and Bashaw			3 years		
Last four di (if more than	igits of Soc. Sone, state all)	Sec. or Indi	vidual-Taxp	ayer I.D. ((ITIN) No./	Complete E		four digits of the four than one, sex.xx-1058		Individual-	Гахрауег I.I	D. (ITIN) N	o./Complete EIN
Street Address of Debtor (No. and Street, City, and State): 221 W Locust ST Lanark, IL ZIP Code					22 La	t Address of 21 W Lock anark, IL	f Joint Debtor ust ST	(No. and Str	reet, City, a	nd State):	ZIP Code		
County of F Carroll	Residence or	of the Princ	cipal Place o	f Busines		61046		ity of Reside	ence or of the	Principal Pla	ace of Busin	ness:	61046
Mailing Ad	ldress of Deb	otor (if diffe	rent from str	eet addres	ss):			ing Address	of Joint Debt	or (if differe	nt from stre	et address):	
					Г	ZIP Code	:						ZIP Code
	f Principal As t from street a			r	<u>'</u>								
Type of Debtor (Form of Organization) (Check one box) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.)			Sing in 1 Rail Stoo	(Check lth Care Bu gle Asset Re 1 U.S.C. § lroad ckbroker nmodity Br aring Bank er Tax-Exe (Check box	eal Estate as 101 (51B) oker empt Entity c, if applicabl	as defined Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13 Chapter 13 Nature of Debts (Check one box) Debts are primarily consumer debts,			one box) etition for R Main Procee etition for R Nonmain Pr	Recognition eding Recognition roceeding			
				und	er Title 26 o	exempt org of the Unite nal Revenu	d States	"incuri	d in 11 U.S.C. § ed by an indivional, family, or	idual primarily		busin	ess debts.
☐ Filing F attach si is unable☐ Filing F	ing Fee attac Fee to be paid igned applica le to pay fee Fee waiver re igned applica	hed I in installmation for the except in in quested (ap	e court's constallments. I	able to inc sideration Rule 1006 hapter 7 in	certifying t (b). See Offi ndividuals o	hat the debicial Form 3A only). Must	tor Chec	Debtor is k if: Debtor's to insider k all applica A plan is Acceptan	a small busin not a small b aggregate nor s or affiliates)	usiness debto necontingent 1 o are less than ith this petiti n were solici	s defined in or as defined iquidated do a \$2,190,00 on. ted prepetit	d in 11 U.S ebts (exclude 0.	ing debts owed
☐ Debtor 6	Administrat estimates tha estimates tha ill be no fund	t funds will t, after any	be available exempt prop	erty is ex	cluded and	administrat						FOR COURT	<u>*</u>
Estimated N	Number of Co	reditors 100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
Estimated A \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,00 to \$500 million	\$500,000,001 to \$1 billion					
Estimated L \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,00 to \$500 million	5500,000,001 to \$1 billion					

Case 09-73643 Doc 1 Filed 08/27/09 Entered 08/27/09 10:51:52 Desc Main 8/27/09 10:43AM Document Page 2 of 51

Page 2 of 51 B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition Wright, David Lorenzo (This page must be completed and filed in every case) Wright, Julie Ann All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Location Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Conrad Knuth August 27, 2009 Signature of Attorney for Debtor(s) (Date) **Conrad Knuth** Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Wright, David Lorenzo Wright, Julie Ann

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

▼ /s/ David Lorenzo Wright

Signature of Debtor David Lorenzo Wright

X /s/ Julie Ann Wright

Signature of Joint Debtor Julie Ann Wright

Telephone Number (If not represented by attorney)

August 27, 2009

Date

Signature of Attorney*

X /s/ Conrad Knuth

Signature of Attorney for Debtor(s)

Conrad Knuth 01495291

Printed Name of Attorney for Debtor(s)

Conrad Knuth

Firm Name

P.O. Box 406 Ohio, IL 61349-0406

Address

(815) 376 4082

Telephone Number

August 27, 2009

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

	_	

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court Northern District of Illinois

In re	David Lorenzo Wright Julie Ann Wright		Case No.	
		Debtor(s)	Chapter	7
		. ,	•	•

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

Case 09-73643 Doc 1 Filed 08/27/09 Entered 08/27/09 10:51:52 Desc Main $_{0.043AM}$ Document Page 5 of 51

B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court Northern District of Illinois

In re	David Lorenzo Wright Julie Ann Wright		Case No.	
		Debtor(s)	Chapter	7
		` '	•	

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

Case 09-73643 Doc 1 Filed 08/27/09 Entered 08/27/09 10:51:52 Desc Main $_{0.043AM}$ Document Page 7 of 51

Case 09-73643 Doc 1 Filed 08/27/09 Entered 08/27/09 10:51:52 Desc Main Document Page 8 of 51

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	David Lorenzo Wright,		Case No	
	Julie Ann Wright			
-		Debtors	Chapter	7
			*	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	4	17,378.00		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		4,650.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		28,436.79	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		65,637.72	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,755.46
J - Current Expenditures of Individual Debtor(s)	Yes	2			2,995.00
Total Number of Sheets of ALL Schedu	ıles	22			
	T	otal Assets	17,378.00		
			Total Liabilities	98,724.51	

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	David Lorenzo Wright,		Case No.	
	Julie Ann Wright			
_		Debtors	Chapter	7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. \S 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	18,000.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	10,436.79
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	28,436.79

State the following:

Average Income (from Schedule I, Line 16)	2,755.46
Average Expenses (from Schedule J, Line 18)	2,995.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	2,673.97

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		625.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	9,748.76	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		688.03
4. Total from Schedule F		65,637.72
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		66,950.75

8/27/09 10:43AM

Case 09-73643 Doc 1

Filed 08/27/09 Document

Entered 08/27/09 10:51:52 Desc Main Page 10 of 51

8/27/09 10:43AM

B6A (Official Form 6A) (12/07)

In re	David Lorenzo Wright,	Case No.
	Julie Ann Wright	

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Husband, Wife, Joint, or Community

Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > 0.00 (Total of this page)

0.00 Total >

(Report also on Summary of Schedules)

Case 09-73643 Doc 1 Filed 08/27/09 Entered 08/27/09 10:51:52 Desc Main Document Page 11 of 51

B6B (Official Form 6B) (12/07)

In re	David Lorenzo Wright,	Case No.
	Julie Ann Wright	

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	X			
2.	accounts, certificates of deposit, or shares in banks, savings and loan,		joint debtor's approx. balance personal checking account no. XXXXXX X X1109 at Milledgeville State Bank, IL	W	200.00
	thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		joint debtor's bank account no. ##2759 located at Exchange State Bank; Lanark, IL	W	10.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.		debtors' security deposit held by Don Hart, Landlord	J	400.00
4.	Household goods and furnishings, including audio, video, and computer equipment.		debtors' household goods and furnishings, appliances, and electronics, kitchenware, housewares, utensils, china, and linens, dryer, 2 freezers, microwave, 3 TV's, VCR, DVD player, stereo, and P.C. and washing machine	J	1,500.00
5.			family pictures	J	5.00
	objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		some paperbacks	J	3.00
6.	Wearing apparel.		debtor's clothing, outerwear, shoes, boots, and other wearing apparel	Н	450.00
			joint debtor's clothing, outerwear, shoes, boots, and other wearing apparel	W	450.00
7.	Furs and jewelry.		debtor's wedding ring	н	20.00
			joint debtor's wedding ring	w	40.00
			joint debtor's costume jewelry	J	15.00
	Firearms and sports, photographic,		debtor's shotgun	н	10.00
	and other hobby equipment.		debtor's black powder rifle	н	50.00
				Sub-Tota	al > 3,153.00

³ continuation sheets attached to the Schedule of Personal Property

(Total of this page)

Case 09-73643 Doc 1 Filed 08/27/09 Entered 08/27/09 10:51:52 Desc Main Document Page 12 of 51

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	David Lorenzo Wright
	Julie Ann Wright

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		digit	al camera	J	15.00
		came	corder	J	50.00
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.		debtor's right to receive delinquent child port of \$95.00/wk. for 60 wk.	W	5,700.00
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			

Sub-Total > (Total of this page)

5,765.00

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

Case 09-73643 Doc 1 Filed 08/27/09 Entered 08/27/09 10:51:52 Desc Main Document Page 13 of 51

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re David Lorenzo Wright,
Julie Ann Wright

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	JOIIIL OI	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	Х			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give	Debtor	's CDL	Н	0.00
	particulars.	joint de	ebtor's valid Illinois driver's license	W	0.00
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		ebtor's '97 Dodge Caravan displaying 0 mi. on its odometer with clear title	W	3,425.00
		'99 Ma	zda 626 ES subject to lien	Н	4,025.00
26.	Boats, motors, and accessories.	x			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
				Sub-Tota (Total of this page)	al > 7,450.00

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	David Lorenzo Wright,
	Julie Ann Wright

8/27/09 10:43AM

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
31. Animals.	fish in a tank	J	5.00
32. Crops - growing or harvested. Give particulars.	x		
33. Farming equipment and implements.	x		
34. Farm supplies, chemicals, and feed.	x		
35. Other personal property of any kind not already listed. Itemize.	debtor's accrued week's wages of \$384.00/wk from Dura Automotive Systems INC; 2791 Research DR; Rochester Hills MI 48309		384.00
	joint debtor's accrued week's wages from Rolling Hills Progress Center; 201 IL RTE 64; Pob 85; Lanark, IL 61046 of \$286.00/wk.	J	286.00
	debtor's prescription eyewear	н	100.00
	joint debtor's prescription eyewear	w	100.00
	prescriptions	J	135.00

Sub-Total > 1,010.00 (Total of this page)

Total >

17,378.00

B6C (Official Form 6C) (12/07)

In re David Lorenzo Wright,
Julie Ann Wright

Case No.		

8/27/09 10:43AM

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
☐ 11 U.S.C. §522(b)(2)	
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking, Savings, or Other Financial Accounts, (joint debtor's approx. balance personal	Certificates of Deposit 735 ILCS 5/12-1001(b)	200.00	200.00
checking account no. XXXXXX X X1109 at Milledgeville State Bank, IL			
joint debtor's bank account no. ##2759 located at Exchange State Bank; Lanark, IL	735 ILCS 5/12-1001(b)	10.00	10.00
Security Deposits with Utilities, Landlords, and Ot			
debtors' security deposit held by Don Hart, Landlord	735 ILCS 5/12-1001(b) 735 ILCS 5/12-901	400.00 0.00	400.00
Household Goods and Furnishings debtors' household goods and furnishings, appliances, and electronics, kitchenware, housewares, utensils, china, and linens, dryer, 2 freezers, microwave, 3 TV's, VCR, DVD player, stereo, and P.C. and washing machine	735 ILCS 5/12-1001(b)	1,500.00	1,500.00
Books, Pictures and Other Art Objects; Collectible family pictures	e <u>s</u> 735 ILCS 5/12-1001(a)	5.00	5.00
some paperbacks	735 ILCS 5/12-1001(b)	3.00	3.00
Wearing Apparel debtor's clothing, outerwear, shoes, boots, and other wearing apparel	735 ILCS 5/12-1001(a)	450.00	450.00
joint debtor's clothing, outerwear, shoes, boots, and other wearing apparel	735 ILCS 5/12-1001(a)	450.00	450.00
Furs and Jewelry debtor's wedding ring	735 ILCS 5/12-1001(b)	20.00	20.00
joint debtor's wedding ring	735 ILCS 5/12-1001(b)	40.00	40.00
joint debtor's costume jewelry	735 ILCS 5/12-1001(b)	15.00	15.00
Firearms and Sports, Photographic and Other Holdebtor's shotgun	oby Equipment 735 ILCS 5/12-1001(b)	10.00	10.00
debtor's black powder rifle	735 ILCS 5/12-1001(b)	50.00	50.00
digital camera	735 ILCS 5/12-1001(b)	15.00	15.00
camcorder	735 ILCS 5/12-1001(b)	50.00	50.00
Alimony, Maintenance, Support, and Property Sett joint debtor's right to receive delinquent child support of \$95.00/wk. for 60 wk.	<u>llements</u> 735 ILCS 5/12-1001(g)(4)	5,700.00	5,700.00

_____ continuation sheets attached to Schedule of Property Claimed as Exempt

B6C (Official Form 6C) (12/07) -- Cont.

In re	David Lorenzo Wright,
	Julie Ann Wright

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Automobiles, Trucks, Trailers, and Other Vehicles joint debtor's '97 Dodge Caravan displaying 106,000 mi. on its odometer with clear title	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	2,400.00 1,025.00	3,425.00
Animals fish in a tank	735 ILCS 5/12-1001(b)	5.00	5.00
Other Personal Property of Any Kind Not Already L debtor's accrued week's wages of \$384.00/wk from Dura Automotive Systems INC; 2791 Research DR; Rochester Hills MI 48309	<u>listed</u> 735 ILCS 5/12-803, 740 ILCS 170/4	326.40	384.00
joint debtor's accrued week's wages from Rolling Hills Progress Center; 201 IL RTE 64; Pob 85; Lanark, IL 61046 of \$286.00/wk.	820 ILCS 405/1300	243.10	286.00
debtor's prescription eyewear	735 ILCS 5/12-1001(e)	100.00	100.00
joint debtor's prescription eyewear	735 ILCS 5/12-1001(e)	100.00	100.00
prescriptions	735 ILCS 5/12-1001(e)	135.00	135.00

Total: 13,252.50 13,353.00

Case 09-73643 Doc 1

Document

Filed 08/27/09 Entered 08/27/09 10:51:52 Desc Main Page 17 of 51

8/27/09 10:43AM

B6D (Official Form 6D) (12/07)

In re **David Lorenzo Wright,** Julie Ann Wright

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	COXHIXGEZ	UNLIQUIDA	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 4862R			8/9/08] ⊺	ATED			
Midwest Car Credit 2303 N Locust ST Sterling, IL 61081		J	motor vehicle lien '99 Mazda 626 ES subject to lien		<u> </u>			
			Value \$ 4,025.00	┧╽			4,650.00	625.00
Account No.			Value \$,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
	╀	\vdash	Value \$	\sqcup		Н		
Account No.			Value \$					
0	_			Subt	ota	1	4.050.00	205.63
o continuation sheets attached			(Total of	his p	oag	e)	4,650.00	625.00
			(Report on Summary of So		ota ule		4,650.00	625.00

Case 09-73643 Doc 1 Filed 08/27/09 Entered 08/27/09 10:51:52 Desc Main Document Page 18 of 51

B6E (Official Form 6E) (12/07)

•		
In re	David Lorenzo Wright,	Case No
	Julie Ann Wright	

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

■ Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ Deposits by individuals

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

■ Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

☐ Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

2 continuation sheets attached

8/27/09 10:43AM

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 09-73643 Doc 1 Filed 08/27/09 Entered 08/27/09 10:51:52 Desc Main Document Page 19 of 51

B6E (Official Form 6E) (12/07) - Cont.

In re	David Lorenzo Wright,	Case No.
	Julie Ann Wright	

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Domestic Support Obligations

8/27/09 10:43AM

TYPE OF PRIORITY CODEBTOR Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, NL I QUI DATED ONTINGENT SPUTED AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED AMOUNT INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM C AMOUNT ENTITLED TO PRIORITY AND ACCOUNT NUMBER (See instructions.) Account No. 7029289399 12/5/01 monthly child support of 25.00/wk. for Ohio CSEA daughter, b.d. 10/5/88, the custodial Unknown 709 N Garland AVE parent is Cynthia Lou (Wright) Salva, Pob 119 470 Southard DR; Youngstown OH Youngstown, OH 44501-0119 44515 18,000.00 Unknown Account No. Account No. Account No. Account No. Subtotal 0.00 Sheet 1 of 2 continuation sheets attached to

(Total of this page)

Schedule of Creditors Holding Unsecured Priority Claims

0.00

18,000.00

Case 09-73643 Doc 1 Filed 08/27/09 Entered 08/27/09 10:51:52 Desc Main Document Page 20 of 51

B6E (Official Form 6E) (12/07) - Cont.

In re	David Lorenzo Wright,	Case No
	Julie Ann Wright	

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

8/27/09 10:43AM

TYPE OF PRIORITY Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, ODEBTOR NLIQUIDATED SPUTED AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED **AMOUNT** W INCLUDING ZIP CODE, INGENT AND CONSIDERATION FOR CLAIM OF CLAIM C AMOUNT ENTITLED TO PRIORITY AND ACCOUNT NUMBER (See instructions.) Account No. SSN...0750 2005 tax IL DEPT of Revenue Bankruptcy SEC 0.00 P. O. Box 64338 Chicago, IL 60664-0338 J 1,473.76 1,473.76 Account No. SSN 2005 approximate past due delinquent taxes Internal Revenue Service thru 7/23/09 688.03 P. O. Box 21126 Philadelphia, PA 19114 J 7.688.03 7,000.00 1999 Account No. SSN unpaid taxes **Ohio DEPT of Taxation** 0.00 30 E Broad ST Columbus, OH 43215 Н 1,275.00 1,275.00 Account No. Account No. Subtotal 688.03 Sheet **2** of **2** continuation sheets attached to (Total of this page) Schedule of Creditors Holding Unsecured Priority Claims 10,436.79 9,748.76 688.03

(Report on Summary of Schedules)

9,748.76

28,436.79

Case 09-73643 Doc 1 Filed 08/27/09 Entered 08/27/09 10:51:52 Desc Main Document Page 21 of 51

B6F (Official Form 6F) (12/07)

In re	David Lorenzo Wright,		Case No.	
	Julie Ann Wright			
_		Debtors		

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community		Ü	ļ		
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)		C A H		CONTINGEN	Q U I	FUTE	S P U T E	AMOUNT OF CLAIM
Account No. 10601487			Opened 9/01/03 Last Active 2/01/06 Collection 10 First Energy Ohio Edison	T	D A T E D			
Allianceone 1684 Woodlands Dr Maumee, OH 43537		н						64.00
Account No. 303194	t		9/2000	\top	T	t	\dagger	
Approved Acceptance Corporation 2075 W State ST Alliance, OH 44601-3524		н	unsecured balance for auto loan					6,188.00
Account No. 8527181593 Aspire P. O. Box 105374 Atlanta, GA 30348-5374		J	past due Credit card purchases assigned to MCM for collection					
								928.37
Account No. 22480283 Asset Acceptance Po Box 2036 Warren, MI 48090-2036		н	Opened 2/17/05 Last Active 12/01/06 FactoringCompanyAccount Sprint Pcs					488.00
			<u> </u>	Subt	L tota	L ıl	+	
continuation sheets attached			(Total of t	this	pag	ge))	7,668.37

8/27/09 10:43AM

Case 09-73643 Doc 1 Filed 08/27/09 Entered 08/27/09 10:51:52 Desc Main Document Page 22 of 51

B6F (Official Form 6F) (12/07) - Cont.

In re	David Lorenzo Wright,	Case No
	Julie Ann Wright	

					_	_	
CREDITOR'S NAME,	C	Hu	usband, Wife, Joint, or Community	C	U	P	
MAILING ADDRESS	CODEBTOR	Н		CONT	UNLL	S	
INCLUDING ZIP CODE,	B	W	CONSIDERATION FOR CLAIM. IF CLAIM	1	Q	Ü	
AND ACCOUNT NUMBER (See instructions above.)	0	C	IS SUBJECT TO SETOFF, SO STATE.	G	1	E	AMOUNT OF CLAIM
, ,	R	ľ		N G E N	D A T	D	
Account No. 30995520			thru 1/24/07	Т	T E		
	1		First Energy-Ohio Edison #110016839760		E D		_
Asset Acceptance Corp.							
Pob 2036		Н					
Warren, MI 48090-2036							
							73.42
Account No426			9/98				
	1		collection agency reduced to judgment in				
Asset Acceptance Corp.			2007 LM 39				
Pob 2036		Н					
Warren, MI 48090-2036							
							9,130.00
Account No. 4470900750002945		T	Opened 10/11/96 Last Active 5/04/01				
	1		CreditCard				
Bankcard Services							
Po Box 1111		Н					
Madison, WI 53701							
							0.00
Account No. 71504			1/4/08				
	1		past due health care				
Cardiovascular Medicine PC							
Pob 428		J					
Davenport, IA 52805-0428							
							271.00
Account No. 3LO			9/00				
	1		trade debt				
CNAC/OH							
2075 W. State ST	1	Н					
Alliance, OH 44601	1						
	1						
							18,749.00
Sheet no. 1 of 5 sheets attached to Schedule of	_		1	Subt	ota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his _]	pag	e)	28,223.42

Case 09-73643 Doc 1 Filed 08/27/09 Entered 08/27/09 10:51:52 Desc Main Page 23 of 51 Document

 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	David Lorenzo Wright,	Case No
	Julie Ann Wright	<u>.</u>

	<u></u>	ш.	usband, Wife, Joint, or Community	l c	111	Г	1
CREDITOR'S NAME,	ŏ			CON	UNL	D I S	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J C		NT I NG ENT	QU.	P U T	AMOUNT OF CLAIM
Account No. 4106360020770767			Opened 4/03/06 Last Active 10/30/06	Ť	DATED		
Columbus Bank & Trust Po Box 105555 Atlanta, GA 30348		н	CreditCard		D		423.00
Account No. 1342089214			Opened 10/06/06 Last Active 1/01/07				
Credit Protect Assoc 1355 Noel Rd Suite 2100 Dallas, TX 75240		н	Collection Mediacom				
							300.00
Account No. D301239N1 Dunstone Financial 11801 W Tatum Blvd Ste 2 Phoenix, AZ 85028		н	Opened 11/29/04 Last Active 6/01/06 FactoringCompanyAccount Cnac				
							6,188.00
Account No. xx1810 First Consumer National Bank Newport Pre 9300 SW Gemini Beaverton, OR 97008-7120		н	5/98 ex-wife, Cynthia Lou Salva's, credit card purchases that she incurred during the marriage and discharged in Ch. 7				
	_				L		751.00
Account No. 116602 Gemb/jcp Po Box 984100 El Paso, TX 79998	-	Н	Opened 10/27/93 ChargeAccount				Unknown
Sheet no. 2 of 5 sheets attached to Schedule of				Subt			7,662.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	nis i	pag	ge)	1

Case 09-73643 Doc 1 Filed 08/27/09 Entered 08/27/09 10:51:52 Desc Main Page 24 of 51 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	David Lorenzo Wright,	Case No
	Julie Ann Wright	

CDEDITORIO MANG	С	Hu	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	NL I QU I DAT	DISPUTED	AMOUNT OF CLAIM
Account No. 8519330882			Opened 7/21/06	٦	ΙE		
Midland Credit Mgmt 8875 Aero Dr San Diego, CA 92123		J	FactoringCompanyAccount Mci Communications Services		D		177.00
Account No. xxxxx9550	╂		11/98	+	╀	╀	177.00
Midnight Velvet 1112 7th AVE Pob 2816 Plain, WI 53577-1364	_	н	ex-wife, Cynthia Lou Salva's credit card purchased incurred during the marriage that				
·							134.00
Account No. xxxxxx1001 National City Northeast Visa 1 Cascade Plaza Akron, OH 44306-1136		Н	6/95 ex-wife's credit card purchases				5,992.00
Account No. 2719598	-		Opened 10/25/01 Last Active 11/01/01	+	\perp	┢	
Nco Fin/55 Po Box 13570 Philadelphia, PA 19101		н	Collection Litton & Giddings Rad Assoc.				63.00
Account No. 579876463	╁		Opened 11/14/01 Last Active 1/01/07	+	\vdash		
Nco Financial Systems Pob 41466 Philadelphia, PA 19101	-	н	Collection 10 East Ohio Gas				598.00
Sheet no. 3 of 5 sheets attached to Schedule of				 Sub	tota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of				6,964.00

Case 09-73643 Doc 1 Filed 08/27/09 Entered 08/27/09 10:51:52 Desc Main Page 25 of 51 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	David Lorenzo Wright,	Case No
	Julie Ann Wright	

GDEDWONG WANT	С	Hu	sband, Wife, Joint, or Community	Тс	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONFLEGEN	UNLIQUIDAT	DISPUTED	AMOUNT OF CLAIM
Account No. 56080859772			Opened 4/01/04	٦т	ΙE		
Nicor Gas 1844 Ferry Road Naperville, IL 60563		н	public utiltiies		D		1,300.00
Account No. 92801357	H		Opened 2/09/04 Last Active 1/01/07	+	╁	\vdash	.,
Omnium Worldwide, Inc 7171 Mercy Rd Omaha, NE 68106		w	Collection Centurytel				346.00
Account No. T12861 Rockford Mercantile 2502 S Alpine Rd Rockford, IL 61108		н	Opened 8/31/05 Last Active 1/11/07 Collection Fhn-Memorial Hospital				
							3,250.10
Account No. T36129 Rockford Mercantile 2502 S Alpine Rd Rockford, IL 61108		н	Opened 10/31/05 Last Active 12/01/05 Collection Fhn				
				L.			1,426.00
Account No. W66616 Rockford Mercantile 2502 S Alpine Rd Rockford, IL 61108		н	Opened 11/02/06 Last Active 12/01/06 Collection Fhn				441.00
Sheet no. 4 of 5 sheets attached to Schedule of		L		Sub	tota	ıl	0.700.10
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	6,763.10

Case 09-73643 Doc 1 Filed 08/27/09 Entered 08/27/09 10:51:52 Desc Main Page 26 of 51 Document

 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	David Lorenzo Wright,	Case No.
III IC	Julie Ann Wright	Cusc Ito.

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	S	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIGUIDATED	lΕ	AMOUNT OF CLAIM
Account No. 2009SC747ST			alias summons issued 7/9/09	Т	T		
RRCA Accounts MANAGE INC 201 East Third ST Sterling, IL 61081		J	professional debt collector for CGH Medical Center & Sterling Rock Falls Clinic		D		2,069.83
Account No. 3L03194	╂		Opened 9/28/00 Last Active 8/28/01	+	\vdash	┝	
Sign & Drive Auto Sale 2075 W State St Alliance, OH 44601		Н	Automobile				
							6,188.00
Account No. 4003467777778333 Tib Po Box 560528 Dallas, TX 75356		J	Opened 8/04/04 CreditCard				
A			7/00				0.00
Account No. xx1246 United Claim and Adjustment Bureau 5500 Market ST STE 107 A Youngstown, OH 44512-2616		н	7/00 ex-wife's utility bill				99.00
	L						99.00
Account No.							
Sheet no. _5 of _5 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	_		(Total of t	Sub			8,356.83
6			(2011)		ota		
			(Report on Summary of So				65,637.72

Case 09-73643 Doc 1 Filed 08/27/09 Entered 08/27/09 10:51:52 Desc Main Document Page 27 of 51

David Lorenzo Wright,

Julie Ann Wright

B6G (Official Form 6G) (12/07)

In re

Case No.

8/27/09 10:43AM

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

Don Hart Landlord Lanark, IL 61046

Rent A Center K Mart Plaza 2805 E Lincolnway Sterling, IL 61081

written lease for house at 221 W Locust ST; Lanark, IL 61056 since '04 for \$450.00/mo. + \$400.00 security deposit

rent to own washer contract commencing winter of '06 \$40.00/mo.

Case 09-73643 Doc 1 Filed 08/27/09 Entered 08/27/09 10:51:52 Desc Main Document Page 28 of 51

B6H (Official Form 6H) (12/07)

In re	David Lorenzo Wright,	Case No.
	Julie Ann Wright	

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Case 09-73643 Doc 1 Filed 08/27/09 Entered 08/27/09 10:51:52 Desc Main 8/2 Document Page 29 of 51

B6I (Official Form 6I) (12/07)

	David Lorenzo Wright			
In re	Julie Ann Wright		Case No.	
		Debtor(s)	·	

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: DEPENDENTS OF DEBTOR			AND SPOUSE		
Married	RELATIONSHIP(S): None.	AC	GE(S):		
Employment:	DEBTOR		SPOUSE		
Occupation Occupation	F.T. mechanic @ \$12.02	FT work	shop supervisor @	\$8.50/h	1
Name of Employer	Dura Automotive Systems INC		Hills Progress CTR	φοισσήτι	
How long employed	since 1/15/07	since 8/			
Address of Employer	2791 Research DR	201 IL R			
	Rochester, MI 48309	Pob 85	IL 61046-0085		
INCOME: (Estimate of average)	age or projected monthly income at time case filed)		DEBTOR		SPOUSE
1. Monthly gross wages, sala	ry, and commissions (Prorate if not paid monthly)		\$ 2,083.47	\$	1,321.97
2. Estimate monthly overtime			\$ 32.77	\$	0.00
3. SUBTOTAL			\$	\$	1,321.97
4. LESS PAYROLL DEDUC			Φ 000.00	Φ.	400.00
a. Payroll taxes and soc	nal security		\$ 200.33	\$ —	188.96
b. Insurance			\$ <u>174.00</u> \$ 10.00	\$ —	0.00
c. Union dues	abild assessed @ \$25 26666		· —	\$ <u></u>	0.00
d. Other (Specify):	child support @ \$25.26/wk		\$ 109.46	\$ —	0.00
			\$	5 —	0.00
5. SUBTOTAL OF PAYROL	L DEDUCTIONS		\$493.79_	\$	188.96
6. TOTAL NET MONTHLY	TAKE HOME PAY		\$1,622.45	\$	1,133.01
7. Regular income from opera	ation of business or profession or farm (Attach detailed st	tatement)	\$ 0.00 _	\$	0.00
8. Income from real property	•	·	\$ 0.00	\$	0.00
9. Interest and dividends			\$ 0.00	\$	0.00
dependents listed above		ise or that of	\$ 0.00	\$	0.00
11. Social security or government	ment assistance		Φ 0.00	ф	0.00
(Specify):			\$ 0.00	\$	0.00
10 B			\$ 0.00	<u>\$</u> —	0.00
12. Pension or retirement inc 13. Other monthly income	ome		\$ 0.00	\$ _	0.00
(Specify):			\$ 0.00	\$ —	0.00
			\$	\$	0.00
14. SUBTOTAL OF LINES 7	7 THROUGH 13		\$0.00	\$	0.00
15. AVERAGE MONTHLY	INCOME (Add amounts shown on lines 6 and 14)		\$1,622.45	\$	1,133.01
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)			\$	2,755.	.46

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: debtor expects a \$1.00/hr. pay raise upon six month anniversary

Case 09-73643 Doc 1 Filed 08/27/09 Entered 08/27/09 10:51:52 Desc Main 8/27/09 10:43AM Document Page 30 of 51

B6J (Official Form 6J) (12/07)

In re	David Lorenzo Wright Julie Ann Wright		Case No.	
		Debtor(s)		

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

expenses calculated on this form may differ from the deductions from income allowed on Form 22A or	22C.	
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Compexpenditures labeled "Spouse."	plete a separ	ate schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	450.00
a. Are real estate taxes included? Yes No _X		
b. Is property insurance included? Yes No _X		
2. Utilities: a. Electricity and heating fuel	\$	200.00
b. Water and sewer	\$	0.00
c. Telephone	\$	105.00
d. Other satellite TV	\$	45.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	400.00
5. Clothing	\$	50.00
6. Laundry and dry cleaning	\$	100.00
7. Medical and dental expenses	\$	185.00
8. Transportation (not including car payments)	\$	400.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	83.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	300.00
b. Other	\$ 	0.00
c. Other	<u>\$</u>	0.00
14. Alimony, maintenance, and support paid to others	\$	427.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	ψ	0.00
17. Other See Detailed Expense Attachment	ф ——	150.00
17. Office Occ Detailed Expense Attachment	Ψ	130.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	2,995.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME	-	2,755.46
a. Average monthly income from Line 15 of Schedule I	ф ——	·
b. Average monthly expenses from Line 18 above	\$	2,995.00 -239.54
c. Monthly net income (a. minus b.)	ֆ	-239.54

Case 09-73643	Doc 1	Filed 08/27/09	Entered 08/27/09 10:51:52	Desc Main	8/27/09 10:43AM
B6J (Official Form 6J) (12/07)		Document	Page 31 of 51		

David Lorenzo Wright

In re Julie Ann Wright Case No. Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Detailed Expense Attachment

Other Expenditures:

work expenses, small tools, snacks & caffiene	\$ 20.00
toiletries, disposables, consumables, & upkeeps	\$ 100.00
school expenses	\$ 30.00
Total Other Expenditures	\$ 150.00

Case 09-73643 Doc 1 Filed 08/27/09 Entered 08/27/09 10:51:52 Desc Main 8/27/09 10:43

B6 Declaration (Official Form 6 - Declaration). (12/07)

Document Page 32 of 51

United States Bankruptcy Court Northern District of Illinois

In re	David Lorenzo Wright Julie Ann Wright		Case No.	
		Debtor(s)	Chapter	7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	1 1 1 1	ry that I have read the foregoing summary and schedules, consisting of d correct to the best of my knowledge, information, and belief.		
Date	August 27, 2009	Signature	/s/ David Lorenzo Wright David Lorenzo Wright Debtor	
Date	August 27, 2009	Signature	/s/ Julie Ann Wright Julie Ann Wright Joint Debtor	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 09-73643 Doc 1 Filed 08/27/09 Entered 08/27/09 10:51:52 Desc Main 8/27/09 10:43AM Document Page 33 of 51

B7 (Official Form 7) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	David Lorenzo Wright Julie Ann Wright		Casa Na	
m re	Julie Alin Wright	Debtor(s)	Case No. Chapter	7
			-	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$5,293.58	2009 YTD: Husband Dura Automotive Systems INC thru 8/14/09
\$9,762.26	2009 YTD: Wife Rolling Hills Progress CTR thru 8/7/09
\$21,730.97	2008: Debtor Dura Automotive Systems INC
\$18,913.05	2008: Joint Dbt Rolling Hills Progress CTR
\$24,295.31	2007: Husband Dura Automotive Systems INC approx. wages
\$15 556 31	2007: Joint Dbt Rolling Hills Progress CTR approx. wages

2

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$5,772.00 2009: Husband Unemployment @ \$222.00/wk. thru 7/20/09

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR Don Hart Landlord Lanark, IL 61046	DATES OF PAYMENTS monthly rent payments of \$500.00/mo	AMOUNT PAID \$1,500.00	AMOUNT STILL OWING \$500.00
*Ohio Child Support Central Pob 182372 Columbus, OH 43218-2372	weekly child support of \$25.00/wk.	\$325.00	\$18,000.00
Lifetime Auto	monthly car payments of \$300.00	\$900.00	\$4,600.00
*Internal Revenue Service Kansas City, MO	2005 taxes IRS garnishment varies \$290.04 since it started	\$290.04	\$7,800.00

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> AMOUNT DATES OF PAID OR VALUE OF PAYMENTS/ AMOUNT STILL **TRANSFERS OWING TRANSFERS**

NAME AND ADDRESS OF CREDITOR

None c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL **OWING**

Document

Page 35 of 51

3

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER Asset Acceptance LLC v debtor Case No. 2007 LM 39

NATURE OF PROCEEDING

civil collection

COURT OR AGENCY AND LOCATION

15th Judicial Circuit, Carroll

County, Illinois

STATUS OR DISPOSITION

10/15/07 1st return on summons issued 9/10/07 prosecuted by Freedman Anselmo Lindberg & Rappe LLC: PO Box 3228: Naperville

IL 60566-7228

RRCA Accounts Management, Inc v debtor Case No. 2009SC747ST

14th Judicial Circuit, Sterling, alias summons issued 7/2/09

Whiteside County, Illinois

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE

BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

civil

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

NAME AND ADDRESS

OF CUSTODIAN

DATE OF REPOSSESSION. FORECLOSURE SALE. TRANSFER OR RETURN

DESCRIPTION AND VALUE OF **PROPERTY**

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

OF COURT

CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF

PROPERTY

Case 09-73643 Doc 1 Filed 08/27/09 Entered 08/27/09 10:51:52 Desc Main

Page 36 of 51 Document

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF RELATIONSHIP TO DESCRIPTION AND PERSON OR ORGANIZATION DEBTOR, IF ANY DATE OF GIFT VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

4

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

DATE OF PAYMENT, AMOUNT OF MONEY NAME AND ADDRESS NAME OF PAYOR IF OTHER OR DESCRIPTION AND VALUE OF PAYEE THAN DEBTOR OF PROPERTY **Conrad Knuth** 2/3/07 \$100.00 Po Box 406 Ohio, IL 61349-0406 **Conrad Knuth** 10/11/07 \$200.00 Po Box 406 Ohio, IL 61349-0406 **Conrad Knuth** 8/21/09 \$499.00 P.O. Box 406 Ohio, IL 61349-0406

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, DESCRIBE PROPERTY TRANSFERRED RELATIONSHIP TO DEBTOR DATE AND VALUE RECEIVED Some high school kids 1/07 '93 inoperable, wrecked '93 p.u. truck Lanark, IL none

debtors purchased '88 Oldsmobile Century 4 Jonathon Kennedy 9/29/07 Lanark, IL door sedan displaying 140,000 mi. for \$300.00 on 9/29/07 and debtor's junked it a couple of none

months later

Document

5

None

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF **PROPERTY**

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

■ Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN XXX XX 0750 ADDRESS 221 W Log

NAME **David L. Wright Trucking**

ADDRESS 221 W Locust ST Lanark, IL 61046 NATURE OF BUSINESS debtor was semi tractor lease operator for CRST Van Expedited INC; Pob 68, Cedar Rapids IA 52406 BEGINNING AND ENDING DATES 4/05 to 2/06

Page 39 of 51

7

8/27/09 10:43AM

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN ADDRESS

XXX XX 0750

221 W Locust Lanark, IL 61046 NATURE OF BUSINESS

debtor was semi tractor truck lease operator for **Butler Transport INC;** 347 N. James ST;

BEGINNING AND **ENDING DATES**

2/06 to 12/06

Kansas City KS 66118

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

David L. Wright

NAME **ADDRESS**

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS **American Truck Business Services** 555 Zang ST STE 400 Denver, CO 80228-1010

2005 to Spring, 2006

DATES SERVICES RENDERED

Debtor

None

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

American Truck Business Services

555 Zang ST. STE 400 Denver, CO 80228-1010

Debtor

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

Case 09-73643 Doc 1 Filed 08/27/09 Entered 08/27/09 10:51:52 Desc Main Document Page 40 of 51

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

8

(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

DATE OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE
TITLE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND TAXPAYER IDENTIFICATION NUMBER (EIN)

8/27/09 10:43AM

9

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	August 27, 2009	Signature	/s/ David Lorenzo Wright
			David Lorenzo Wright
			Debtor
Date	August 27, 2009	Signature	/s/ Julie Ann Wright
		C	Julie Ann Wright
			Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 09-73643 Doc 1 Filed 08/27/09 Entered 08/27/09 10:51:52 Desc Main 8/27/09 10:43/
Document Page 42 of 51

B8 (Form 8) (12/08)

United States Bankruptcy Court Northern District of Illinois

David Lorenzo Wright In re Julie Ann Wright			Case No.	
<u> </u>		Debtor(s)	Chapter	7
CHAPTER	7 INDIVIDUAL DEBT	OR'S STATEMEN	T OF INTEN	VTION
PART A - Debts secured by prop property of the estate. At	erty of the estate. (Part A r tach additional pages if nec		ted for EACH	I debt which is secured by
Property No. 1				
Creditor's Name: Midwest Car Credit		Describe Property '99 Mazda 626 ES s		
Property will be (check one): ☐ Surrendered	■ Retained			
If retaining the property, I intend to ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		avoid lien using 11 U.	S.C. § 522(f)).	
Property is (check one): ☐ Claimed as Exempt		■ Not claimed as ex	xempt	
PART B - Personal property subject Attach additional pages if necessary.		ee columns of Part B n	nust be comple	ted for each unexpired lease.
Property No. 1				
Lessor's Name: -NONE-	Describe Leased Pr	roperty:	Lease will be U.S.C. § 365 ☐ YES	e Assumed pursuant to 11 5(p)(2):
I declare under penalty of perjury and/or personal property subject t Date August 27, 2009	o an unexpired lease.	y intention as to any public line in the street with the stree	/right	y estate securing a debt
Date August 27, 2009	Signature	/s/ Julie Ann Wright Julie Ann Wright		

Joint Debtor

Case 09-73643 Doc 1 Filed 08/27/09 Entered 08/27/09 10:51:52 Desc Main 8/27/09 10:43AM

Document Page 43 of 51 United States Bankruptcy Court Northern District of Illinois

In re	David Lorenzo Wright re Julie Ann Wright		Case No.			
111 10		Debtor(s)	Chapter	7		
	DISCLOSURE OF COMPENSATION	ON OF ATTO	RNEY FOR DE	BTOR(S)		
	rsuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that mpensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:					
	For legal services, I have agreed to accept		\$	500.00		
	Prior to the filing of this statement I have received		\$	500.00		
	Balance Due		\$	0.00		
2.	\$					
3.	The source of the compensation paid to me was:					
	■ Debtor □ Other (specify):					
4.	The source of compensation to be paid to me is:					
	■ Debtor □ Other (specify):					
5.	■ I have not agreed to share the above-disclosed compensation firm.	with any other perso	n unless they are mer	nbers and associates of my la	W	
	☐ I have agreed to share the above-disclosed compensation with copy of the agreement, together with a list of the names of the				ı. A	
6.	In return for the above-disclosed fee, I have agreed to render legal	return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:				
Ì	 a. Analysis of the debtor's financial situation, and rendering advib. b. Preparation and filing of any petition, schedules, statement of c. Representation of the debtor at the meeting of creditors and cod. [Other provisions as needed] Negotiations with secured creditors to reduce to reaffirmation agreements and applications as no 522(f)(2)(A) for avoidance of liens on household. 	affairs and plan whi onfirmation hearing, o market value; e eeded; preparation	ch may be required; and any adjourned he xemption planning	arings thereof;	of	
7.	By agreement with the debtor(s), the above-disclosed fee does no Representation of the debtors in any discharge or any other adversary proceeding.	t include the followi ability actions, ju	ng service: dicial lien avoidan	ces, relief from stay action	ons	
	CERT	IFICATION				
	I certify that the foregoing is a complete statement of any agreement is bankruptcy proceeding.	ent or arrangement for	or payment to me for	representation of the debtor(s) in	
Date	ated: August 27, 2009	/s/ Conrad Knutl	1			
		Conrad Knuth Conrad Knuth P.O. Box 406 Ohio, IL 61349-0	406			

(815) 376 4082

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

<u>Chapter 7</u>: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in

Document Page 45 of 51

Page 2

installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Conrad Knuth	X /s/ Conrad Knuth	August 27, 2009
Printed Name of Attorney	Signature of Attorney	Date
Address:		
P.O. Box 406		
Ohio, IL 61349-0406		
815) 376 4082		
	Certificate of Debtor	
I (We), the debtor(s), affirm that I (we)		
David Lorenzo Wright Julie Ann Wright	X /s/ David Lorenzo Wright	August 27, 2000
		August 27, 2009
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Coss No. (if Image)	V lal lulia Ann Muight	A
Case No. (if known)	X /s/ Julie Ann Wright	August 27, 2009
	Signature of Joint Debtor (if any)	Date

8/27/09 10:43AM

Case 09-73643 Doc 1 Filed 08/27/09 Entered 08/27/09 10:51:52 Desc Main 8/27/09 10:43AM Document Page 46 of 51

United States Bankruptcy Court Northern District of Illinois

In re	David Lorenzo Wright Julie Ann Wright		Case No.		
	-	Debtor(s)	Chapter	7	
	VEF	RIFICATION OF CREDITOR N	MATRIX		
		Number o	Number of Creditors:		
	The above-named Debtor(s) h (our) knowledge.	hereby verifies that the list of credi	tors is true and o	correct to the best of i	my
Date:	August 27, 2009	/s/ David Lorenzo Wright			
		David Lorenzo Wright Signature of Debtor			
Date:	August 27, 2009	/s/ Julie Ann Wright Julie Ann Wright			

Signature of Debtor

Allianceone 1684 Woodlands Dr Maumee, OH 43537

Approved Acceptance Corporation 2075 W State ST Alliance, OH 44601-3524

Aspire P. O. Box 105374 Atlanta, GA 30348-5374

Asset Acceptance Po Box 2036 Warren, MI 48090-2036

Asset Acceptance Corp. Pob 2036 Warren, MI 48090-2036

Bankcard Services Po Box 1111 Madison, WI 53701

Cardiovascular Medicine PC Pob 428 Davenport, IA 52805-0428

CGH Medical CTR 100 E Lefevre RD Sterling, IL 61081-1279

CNAC/OH 2075 W. State ST Alliance, OH 44601

Columbus Bank & Trust Po Box 105555 Atlanta, GA 30348

Credit Protect Assoc 1355 Noel Rd Suite 2100 Dallas, TX 75240 Dunstone Financial 11801 W Tatum Blvd Ste 2 Phoenix, AZ 85028

Dura Automotive systems INC 2791 Research DR Rochester, MI 48309

First Consumer National Bank Newport Pre 9300 SW Gemini Beaverton, OR 97008-7120

Freedman Anselmo Lindberg & Rappe L 1807 W Diehl RD STE 333 P. O. Box 3228 Naperville, IL 60566-7228

Gemb/jcp Po Box 984100 El Paso, TX 79998

IL DEPT of Revenue Bankruptcy SEC P. O. Box 64338 Chicago, IL 60664-0338

Internal Revenue Service P. O. Box 21126 Philadelphia, PA 19114

Linebarger Goggan Blair & Sampson, P. O. Box 06140 Chicago, IL 60606-0410

Mellott, Michael 301 E 3rd ST Sterling, IL 61081

Midland Credit 8875 Aero DR STE 2 San Diego, CA 92123

Midland Credit DEPT 8870 Los Angeles, CA 90084-8870 Midland Credit Mgmt 8875 Aero Dr San Diego, CA 92123

Midnight Velvet 1112 7th AVE Pob 2816 Plain, WI 53577-1364

Midwest Car Credit 2303 N Locust ST Sterling, IL 61081

National City Northeast Visa 1 Cascade Plaza Akron, OH 44306-1136

Nco Fin/55 Po Box 13570 Philadelphia, PA 19101

Nco Financial Systems Pob 41466 Philadelphia, PA 19101

NewPort News 101 Crossway Park West Woodbury, NY 11797

Nicor Bankruptcy/Collection P.O.Box 549 Aurora, IL 60507-0549

Nicor Gas 1844 Ferry Road Naperville, IL 60563

Office of Carroll Cty. Circuit Cler Case No. 2007LM39 301 N Main ST Mount Carroll, IL 61053

Ohio CSEA 709 N Garland AVE Pob 119 Youngstown, OH 44501-0119

Ohio DEPT of Taxation 30 E Broad ST Columbus, OH 43215

Ohio Edison 280 N Park AVE Warren, OH 44482

Ohio Edison Pob 3637 Akron, OH 44309-3637

Omnium Worldwide, Inc 7171 Mercy Rd Omaha, NE 68106

Rockford Mercantile 2502 S Alpine Rd Rockford, IL 61108

RRCA Accounts MANAGE INC 201 East Third ST Sterling, IL 61081

Sign & Drive Auto Sale 2075 W State St Alliance, OH 44601

Sterling Rock Falls Clinic LTD 101 E Miller RD Sterling, IL 61081-1294

Tib
Po Box 560528
Dallas, TX 75356

United Claim and Adjustment Bureau 5500 Market ST STE 107 A Youngstown, OH 44512-2616

Whiteside County Circuit Clerk Case No. 2009SC747ST 101 E 3rd ST Sterling, IL 61081